GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:4120
ANSWERED ON:20.03.2015
CHANGES IN MEDICAL INSURANCE
Hari Shri G.

Will the Minister of FINANCE be pleased to state:

(a) whether the Indian Medical Association (IMA) has sought changes in the medical insurance policy and if so, the details thereof;

(b) whether medical insurance claim often insist on 24 hours admission and if so, the details thereof;

(c) whether IMA proposes that the insurance claim should not insist on intra various line for admission and the duration of admission should be decided by the team of doctors and not the policy; and

(d) if so, the details thereof and the steps taken/being taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA)

(a) to (d): As per Information obtained from Insurance Regulatory and Development Authority of India (IRDAI), they have not received any such request. However, there are several health insurance products being sold by various insurers. The products are designed by the insurers and filed with the IRDAI in terms of the File and Use procedures. Products cleared by IRDAI only can be marketed. Any modification to an existing product also needs to be filed with IRDAI and clearance obtained thereof before the modified product is sold.

The insurance policy spells out whether Inpatient Care is covered and/or Day Care Treatment is covered or not. Most of the products cover only Inpatient Care (involving stay in hospital for more than 24 hours) but quite a few of them cover Day Care Treatment (undertaken in a hospital/day care centre in less than 24 hours) as well. The terms 'Inpatient Care' and 'Day Care Treatment' are defined in the Guidelines on Standardisation of Health Insurance issued by IRDAI on 20.02.2013.